Certificate Number: 11760-PAE-DE-030225620

Bankruptcy Case Number: 12-17666



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 27, 2017, at 5:10 o'clock PM PST, Kevin Sumner completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 27, 2017 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher